

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA

In re:) Chapter 7
DUCHARME, ERIC BRIAN)
DUCHARME, BONNIE HARRIS) Case No. 04-02058 WEA
)
)
Debtor)

NOTICE and SUMMARY OF TRUSTEE FINAL REPORT

NOTICE IS HEREBY GIVEN THAT William F. Schneider, the Chapter 7 trustee in the above styled matter, has filed a Final Report and Proposed Distribution. Please note that additional interest may accrue on estate funds, which will result in a greater dividend to allowed creditors. The Final Report and Proposed Distribution of the trustee are summarized as follows:

1. Gross Receipts	\$ 2,081.16
2. Costs of Sale (Please itemize Costs/Payee Name)	
3. Net Receipts by Trustee	\$ 2,081.16
4. Other allowed disbursements which can not be itemized below	\$ 0.00
5. Exempt funds paid to Debtor	\$ 0.00
6. Court costs & fees & U.S. Trustee fees (11 USC 507(a))	\$ 0.00
7. Trustee	\$ 520.00
- Compensation	\$ 520.00
- Expenses	\$ 26.62
8. Attorney for Trustee	\$ 0.00
- Compensation	\$ 0.00
- Expenses	\$ 0.00
9. Attorney for Debtor	\$ 0.00
- Compensation	\$ 0.00
- Expenses	\$ 0.00
10. Other Professional	\$ 0.00
- Compensation	\$ 0.00
- Expenses	\$ 0.00
11. Other	\$ 0.00
- Expenses	\$ 0.00
12. Total of all professional expenses	\$ 26.62
13. Payments to Secured Creditors	\$ 0.00
14. Total amount of Priority Claims	\$ 0.00
15. Amount of Distribution to Priority Creditors	\$ 0.00
16. Total Amount of Unsecured Claims	\$ 2,359.56
17. Amount for Distribution to Unsecured Creditors	\$ 1,534.54
18. Proposed Percentage Distribution to Unsecured Creditors	65.03501%
19. Surplus funds to Debtor (Claims period has expired)	\$ 0.00
20. Surplus Funds to Equity Security Holder	\$ 0.00

NOTICE IS FURTHER GIVEN THAT any creditor or other party in interest has a right to object to the trustee's Final Report and Proposed Distribution. Any such objection must be in writing and must be filed within 20 days from the date of this Notice with the Clerk, U.S. Bankruptcy Court, with a copy of the objection being sent to the undersigned trustee at 715 Court Street, Lynchburg, VA 24504 and to John R. Byrnes, Assistant U.S. Trustee, First Campbell Square Building, 210 First Street, Suite 505, Roanoke, VA 24001. Failure to object in writing may result in the trustee's requested relief being granted by the Court without further hearing or notice. Movant is responsible for securing a hearing date and proper service.

The trustee's Final Report and Proposed Order of Distribution may be examined or obtained at the Bankruptcy Court's office during regular business hours.

THE BELOW LISTED INTENT AND MOTION ARE APPLICABLE ONLY IF THIS LINE IS CHECKED

TRUSTEE'S PROPOSED INTENT TO ABANDON PROPERTY

The undersigned trustee is presently in possession of certain books and records of the debtor. The trustee has fully administered the estate of the debtor and said documents are of no value to the estate or administration of the estate.

The Trustee hereby intends to abandon said property. Absent any written objection by any party in interest, properly filed within fifteen (15) days of the date that this proposed intent to abandon property is certified as being filed with the Clerk of the Court, the property shall be deemed abandoned pursuant to Section 554(a) of the Bankruptcy Code and Bankruptcy Rule 6007(a) without further proceeding or order of the Court.

If the debtor desires said documents a demand upon the trustee must be made upon the trustee within the time for written objections to abandonment.

If any party in interest desires said documents an order of the court directing turnover of those documents must be served upon the trustee within the time for written objections to abandonment.

Any expenses incurred by the turnover of said documents to the debtor or other party in interest will not be a charge to the estate.

NOTICE OF MOTION TO DESTROY BOOKS AND RECORDS

Absent a timely demand by the debtor or order directing turnover to a party in interest, the trustee will move for an order to authorize destruction of said documents.

[Note to Trustee: A copy of the Proposed Distribution or a summary thereof must be attached to the Notice and Summary of Trustee Final Report and distributed to each creditor.]

DATED: December 16, 2004

s/William F. Schneider
William F. Schneider, Trustee

CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the foregoing has been mailed to all creditors, parties in interest and the U. S. Trustee this 21st day of January, 2005.

s/William F. Schneider
William F. Schneider

Printed: 12/16/04 11:46 AM

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Claims Proposed Distribution**Case: 04-02058 DUCHARME, ERIC BRIAN**

Report Includes ONLY Claims with a Proposed Distribution

Case Balance:		Total Proposed Payment:		Remaining Balance:			\$0.00	
Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	William F. Schneider, Trustee Admin Ch. 7 <2200-00 Trustee Expenses>		26.62	26.62	0.00	26.62	26.62	2,054.54
	William F. Schneider, Trustee Admin Ch. 7 <2100-00 Trustee Compensation>		520.00	520.00	0.00	520.00	520.00	1,534.54
1	CHASE MANHATTAN BANK Unsecured		1,804.39	1,804.39	0.00	1,804.39	1,173.49	361.05
2	CAPITAL ONE	Unsecured	131.45	131.45	0.00	131.45	85.49	275.56
3	CAPITAL ONE	Unsecured	423.72	423.72	0.00	423.72	275.56	0.00
Total for Case 04-02058 :			\$2,906.18	\$2,906.18	\$0.00	\$2,906.18	\$2,081.16	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$546.62	\$546.62	\$0.00		100.000000%
Total Unsecured Claims :	\$2,359.56	\$2,359.56	\$0.00		65.035007%